

APPENDIX B
Version with Markings to Show Changes Made
37 C.F.R. § 1.121(b)(iii) and (c)(ii)

CLAIMS:

1. A method for permitting a company to sell UPA's, said method comprising:
transferring UPA's from said company to a second party in return for a cash and/or asset
payment;

said company obligating itself to earn a variable number of consumption points over an
agreed to consumption period by making future purchases of assets, each purchase having a
respective number of consumption points associated therewith.

4. The method according to claim 1, wherein said number of consumption points to be
earned varies as a function of an interest rate.

5. The method according to claim [1] 4, further comprising periodically applying said
interest rate.

15. The method according to claim 14, wherein said limits are set at the beginning of
said consumption period but are [periodically] changed during said consumption period.

26. A method for permitting a company to sell UPA's, said method comprising:
transferring UPA's from said company to a second party in return for a cash payment from a
financial institution;

said company obligating itself to earn a [variablenumber] variable number of
consumption points over an agreed to consumption period by making future purchases of assets,
each purchase having a number of consumption points associated therewith;

said financial institution receiving a percentage of each purchase of said assets during
said consumption period.

40. The method according to claim 39, wherein said limits are set at the beginning of
said consumption period but are [periodically] changed during said consumption period.